

EXHIBIT N

February 8, 2012

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

|||||
001113100-11

Mary Perkins White
PO Box 489
Gig Harbor, WA 98335-0489

Dear Mary Perkins White:

Your request for Equifax to reinvestigate certain items of your credit file is now complete.

Below are your results and a report of your credit file revised, as applicable, as a result of the reinvestigation. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 588-0147 from M - F 9:00am to 5:00pm in your time zone.

Thank you for giving Equifax the opportunity to serve you.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have researched the credit account. Account # - 739254*** The results are: This creditor has verified to Equifax that the high credit/credit limit is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **GMAC Mortgage LLC, PO Box 4622, Waterloo, IA 50704-4622 Phone: (800) 766-4622**

>>> **We have researched the credit account. Account # - 8970*** The results are: This creditor has verified to Equifax that the high credit/credit limit is being reported correctly. If you have additional questions about this item please contact: **Greentree Financial Corp, 500 Landmark Towers, Saint Paul, MN 55102-1642**

Answers To Your Questions

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

Confirmation # 2019032754

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Please address all future correspondence to:

www.investigate.equifax.com



Equifax Information Services LLC



P. O. Box 105518
Atlanta, GA 30348

Phone: (888) 588-0147



M - F 9:00am to 5:00pm in your time zone.

Name On File:	Mary Perkins White
Social Security #	
Current Address:	PO Box 489, Gig Harbor, WA 98335 Reported: 06/2005
Previous Address(es):	10322 123rd St NW, Gig Harbor, WA 98329 Reported: 12/2010 PO Box 28131, Seattle, WA 98118 Reported: 04/1991 23441 26th Ave S, DES Moines, WA 98198 Reported: 09/1989
Formerly Known As:	Mary E Perkinswhite; Mary E Perkins-White; Mary White; Mary E Perkins
Last Reported Employment:	Corrections Offc, City of Kent;
Previous Employment(s):	Coordinator, Kent Police Dept;
	Sales; Lothrop Business Forms;

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
Date Acct. Opened - The Date that the credit grantor opened the account
High Credit - The Highest Amount Charged
Credit Limit - The Highest Amount Permitted
Terms Duration - The Number of Installments or Payments
Terms Frequency - The Scheduled Time Between Payments
Months Reviewed - The Number of Months Reviewed
Activity Designer - The Most Recent Account Activity
Creditor Class - The Type of Company Reporting The Account
Date Reported - Date of Last Reported Update
Balance Amount - The Total Amount Owed as of the Date Reported
Status - Condition of Account When Last Updated by Creditor
or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported
Date of Last Payment - The Date of Last Payment
Actual Pay Amt - The Actual Amount of Last Payment
Sched Pay Amt - The Requested Amount of Last Payment
Date of 1st Delinquency - The Date of First Delinquency
Date of Last Activity - The Date of the Last Account Activity
Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Charge Off Amt - The Amount Charged Off by Creditor
Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Balloon Pay Amt - The Amount of Final(Balloon) Payment
Balloon Pay Date - The Date of Final(Balloon) Payment
Date Closed - The Date the Account was Closed

Account History Status Code Descriptions		
1 : 30-39 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
4 : 120-149 Days Past Due	H : Foreclosure	

AK USA Fedl Credit UN-Cons Ln PO Box 196020 Anchorage AK 99519-6020 : (907) 563-4567

Account Number		Date Opened	05/1998	High Credit	\$3,972	Credit Limit	\$4,000	Terms Duration		Terms Frequency	Monthly	Months Revd	99	Activity Designator	Paid and Closed	Creditor Classification	
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mat. Del. 1st Rpt	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed				
10/2011	\$0		04/2011		\$97		04/2011						10/2011				

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Line of Credit; Account Closed Due to Inactivity; Fixed Rate;

